



**State of Maryland**

**DEPARTMENT OF ASSESSMENTS AND TAXATION**

**Office of the Director**

**MARTIN O'MALLEY**  
Governor

**C. JOHN SULLIVAN, JR.**  
Director

December 28, 2010

## **Assessment Notices Reflect Change in Market Since 2007**

Assessment notices mailed today to 739,764 property owners across the State reflect the largest decrease in real estate values for residential properties in the history of the Maryland Department of Assessments and Taxation. This group of properties was last valued in 2007. Over the past three years, residential property values in this group have experienced a decline in value with 95% of them decreasing. On average, the residential values in this group being reassessed decreased by 22%, while commercial property values decreased by 1% over the three year period.

In Maryland, properties are reassessed by law once every three years. Properties are required to be assessed at their current market value so that all property owners pay only their fair share of local property taxes. The properties being reassessed were last valued for the 2008 tax year. The new assessments are based upon the examination of 50,649 sales which have occurred in the reassessment area over the past three years. Any increase in property values is "phased-in" equally over the next three years. Any decrease is fully implemented in the first tax year and remains at the reduced assessment for the full three year cycle.

The assessment only partially determines a property owner's tax bill. Ultimately, next July's tax bill will be calculated with the tax rates which local governments will set in the spring. As part of the budgetary process, the property tax rates are established by the revenue requirements of each local government. Local governments may offset assessment increases by lowering their tax rates to the "constant yield" tax rate level. The constant yield tax rate provides local governments with a stable level of property taxes from one year to the next.

Of the total notices mailed, 234,462 property owners being reassessed this year will receive a Homestead Tax Credit Eligibility Application if they have not already applied. The purpose of the application is to certify a homeowner's principal residence and to ensure the property owner's continued eligibility for this credit.

Eligible residential property owners receive a Homestead Tax Credit that limits the assessment to which local tax rates are applied. This taxable assessment, as reduced by the Homestead Credit, is listed on page 3 of the notice in boxes 1, 2, and 3. This reduced taxable assessment lessens the impact of past rising property values and assessments for homeowner occupied properties that experienced increases in prior years. The Homestead Tax Credit is a State law which mandates that all taxable assessment increases for homeowner occupied properties cannot increase by more than 10 percent per year and by a lesser percentage if chosen by the county government. See chart R-1 for individual County Homestead percentages.

For further information, contact the State Department of Assessments and Taxation at 410-767-1184. Extensive reassessment data and information is available from the Department's website at [www.dat.state.md.us](http://www.dat.state.md.us).

300 West Preston Street – Room 605 – Baltimore, Maryland 21201

Phone: (410) 767-4881 – Fax: (410) 333-5873 – TTY users call Maryland Relay 1-800-735-2258  
SDAT:12/28/10 Toll Free: 1-888-246-5941 – Website: [www.dat.state.md.us](http://www.dat.state.md.us)

Table R-1

**July 1, 2011 County Established Assessment Caps**

Jurisdiction	July 1, 2011 County Assessment Cap*
Allegany	7%
Anne Arundel	2%
Baltimore City	4%
Baltimore	4%
Calvert	10%
Caroline	5%
Carroll	5%
Cecil	8%
Charles	7%
Dorchester	5%
Frederick	5%
Garrett	5%
Harford	5%
Howard	5%
Kent	5%
Montgomery	10%
Prince George's	1%
Queen Anne's	0%
St. Mary's	5%
Somerset	10%
Talbot	0%
Washington	5%
Wicomico	10%
Worcester	3%
Statewide average	

\*Annual assessment cap applies only to owner-occupied properties.

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Table R-2

**Triennial Change in Full Cash Value**

January 1, 1999 through January 1, 2011

	1999 Gr. 2	2000 Gr. 3	2001 Gr. 1	2002 Gr. 2	2003 Gr. 3	2004 Gr. 1	2005 Gr. 2	2006 Gr. 3	2007 Gr. 1	2008 Gr. 2	2009 Gr. 3	2010 Gr. 1	2011 Gr. 2
Allegany	8.4%	4.2%	5.8%	6.2%	9.3%	10.6%	10.6%	21.4%	43.3%	34.5%	16.8%	0.4%	-4.5%
Anne Arundel	5.7%	8.7%	14.8%	20.4%	37.0%	49.0%	47.6%	65.9%	55.4%	34.9%	-0.3%	-17.9%	-16.6%
Baltimore City	2.8%	7.3%	10.3%	6.1%	23.0%	18.5%	21.6%	45.6%	58.5%	75.0%	20.9%	-2.6%	-8.7%
Baltimore	5.1%	4.1%	6.2%	12.1%	11.2%	19.3%	38.1%	53.4%	64.8%	32.6%	13.3%	-13.2%	-13.6%
Calvert	3.6%	6.0%	8.6%	14.3%	17.6%	29.7%	50.4%	71.7%	69.7%	38.3%	3.1%	-15.1%	-20.7%
Caroline	8.6%	5.3%	8.5%	12.1%	13.3%	25.0%	38.9%	49.7%	73.6%	40.6%	13.4%	-15.6%	-18.8%
Carroll	6.4%	6.0%	7.9%	11.7%	15.8%	35.9%	42.2%	54.0%	56.9%	37.4%	5.1%	-19.2%	-19.6%
Cecil	5.0%	6.7%	9.2%	13.4%	17.4%	20.5%	33.1%	56.7%	54.0%	33.3%	2.5%	-11.0%	-20.0%
Charles	2.5%	3.7%	6.6%	11.3%	17.9%	27.5%	47.2%	70.2%	62.6%	41.4%	-4.6%	-19.8%	-26.6%
Dorchester	4.3%	16.8%	8.9%	15.8%	12.3%	19.4%	32.5%	60.8%	58.5%	34.5%	6.8%	-9.9%	-21.4%
Frederick	1.9%	5.0%	8.8%	13.0%	18.1%	33.5%	56.0%	60.9%	52.2%	27.4%	-4.7%	-22.0%	-24.1%
Garrett	10.0%	7.6%	8.2%	19.4%	22.2%	11.1%	39.2%	47.6%	38.3%	29.0%	8.5%	0.0%	-2.4%
Harford	5.7%	4.2%	9.6%	12.8%	14.4%	25.5%	37.6%	48.2%	55.5%	38.6%	9.0%	-14.3%	-15.3%
Howard	5.2%	6.6%	10.4%	20.1%	29.0%	39.3%	48.5%	58.7%	50.3%	24.2%	-2.3%	-19.8%	-18.8%
Kent	-0.6%	4.0%	17.7%	17.4%	20.7%	30.6%	46.5%	36.8%	65.2%	37.3%	13.5%	-10.3%	-12.5%
Montgomery	2.7%	6.4%	13.5%	21.8%	36.3%	51.8%	65.0%	63.3%	43.4%	16.2%	-10.6%	-17.0%	-14.5%
Prince George's	0.6%	1.9%	4.8%	13.8%	16.4%	32.8%	40.1%	60.6%	79.5%	51.6%	14.6%	-18.4%	-28.7%
Queen Anne's	7.3%	8.7%	16.8%	18.3%	38.6%	40.9%	48.3%	58.7%	50.1%	36.8%	7.2%	-12.4%	-18.6%
St. Mary's	6.5%	4.3%	6.5%	8.5%	9.7%	19.1%	37.2%	57.2%	84.3%	49.0%	8.2%	-15.5%	-16.0%
Somerset	1.6%	4.8%	5.8%	6.9%	17.0%	17.1%	49.5%	65.0%	79.6%	45.5%	4.4%	-10.6%	-18.5%
Talbot	8.1%	11.5%	14.8%	33.6%	34.9%	31.3%	47.9%	53.5%	54.8%	42.7%	13.6%	-9.0%	-15.0%
Washington	4.6%	6.8%	6.7%	7.1%	11.1%	21.4%	32.4%	58.6%	64.7%	40.2%	3.0%	-18.4%	-18.3%
Wicomico	8.5%	6.4%	5.2%	6.8%	12.7%	16.9%	21.3%	40.2%	53.2%	40.6%	5.1%	-15.6%	-20.1%
Worcester	3.2%	6.2%	17.4%	18.0%	70.6%	55.5%	26.7%	78.9%	54.1%	33.3%	-12.7%	-20.0%	-14.9%
State Average	3.8%	5.7%	10.1%	15.9%	26.4%	36.0%	46.6%	60.2%	56.1%	33.2%	0.8%	-16.1%	-17.9%

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TABLE R-3  
**Group 2 Total Full Cash Value Change**  
 January 1, 2008 Base Full Cash Values Compared To  
 January 1, 2011 Reassessment Full Cash Values

	Date of Finality		Percent Change
	January 1, 2008	January 1, 2011	
Allegany	1,317,545,310	1,257,623,100	-4.5%
Anne Arundel	31,739,650,027	26,473,004,200	-16.6%
Baltimore City	12,376,429,690	11,293,671,000	-8.7%
Baltimore	40,156,989,770	34,695,401,100	-13.6%
Calvert	4,733,255,800	3,752,748,400	-20.7%
Caroline	1,345,650,670	1,092,912,500	-18.8%
Carroll	7,014,782,310	5,639,017,800	-19.6%
Cecil	3,600,157,420	2,879,649,000	-20.0%
Charles	5,232,969,710	3,838,811,200	-26.6%
Dorchester	1,485,626,360	1,168,174,600	-21.4%
Frederick	11,328,174,353	8,601,295,000	-24.1%
Garrett	2,939,053,810	2,867,551,000	-2.4%
Harford	11,400,684,460	9,661,716,800	-15.3%
Howard	18,193,356,170	14,778,021,700	-18.8%
Kent	1,411,680,320	1,234,659,830	-12.5%
Montgomery	63,920,767,520	54,627,385,030	-14.5%
Prince George's	45,103,880,470	32,179,535,100	-28.7%
Queen Anne's	1,688,999,000	1,375,499,300	-18.6%
St. Mary's	5,495,923,590	4,615,424,400	-16.0%
Somerset	543,938,130	443,162,600	-18.5%
Talbot	3,593,495,370	3,054,200,900	-15.0%
Washington	4,541,695,790	3,708,785,600	-18.3%
Wicomico	2,924,537,870	2,337,213,900	-20.1%
Worcester	3,190,725,110	2,715,496,900	-14.9%
<b>TOTAL</b>	<b>285,279,969,030</b>	<b>234,290,960,960</b>	<b>-17.9%</b>

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Table R-4

**Residential and Commercial Full Cash Value Change****Value and Percent Change for Reassessment Group 2**

January 1, 2008 Base Full Cash Values Compared To January 1, 2011 Reassessment Full Cash Values

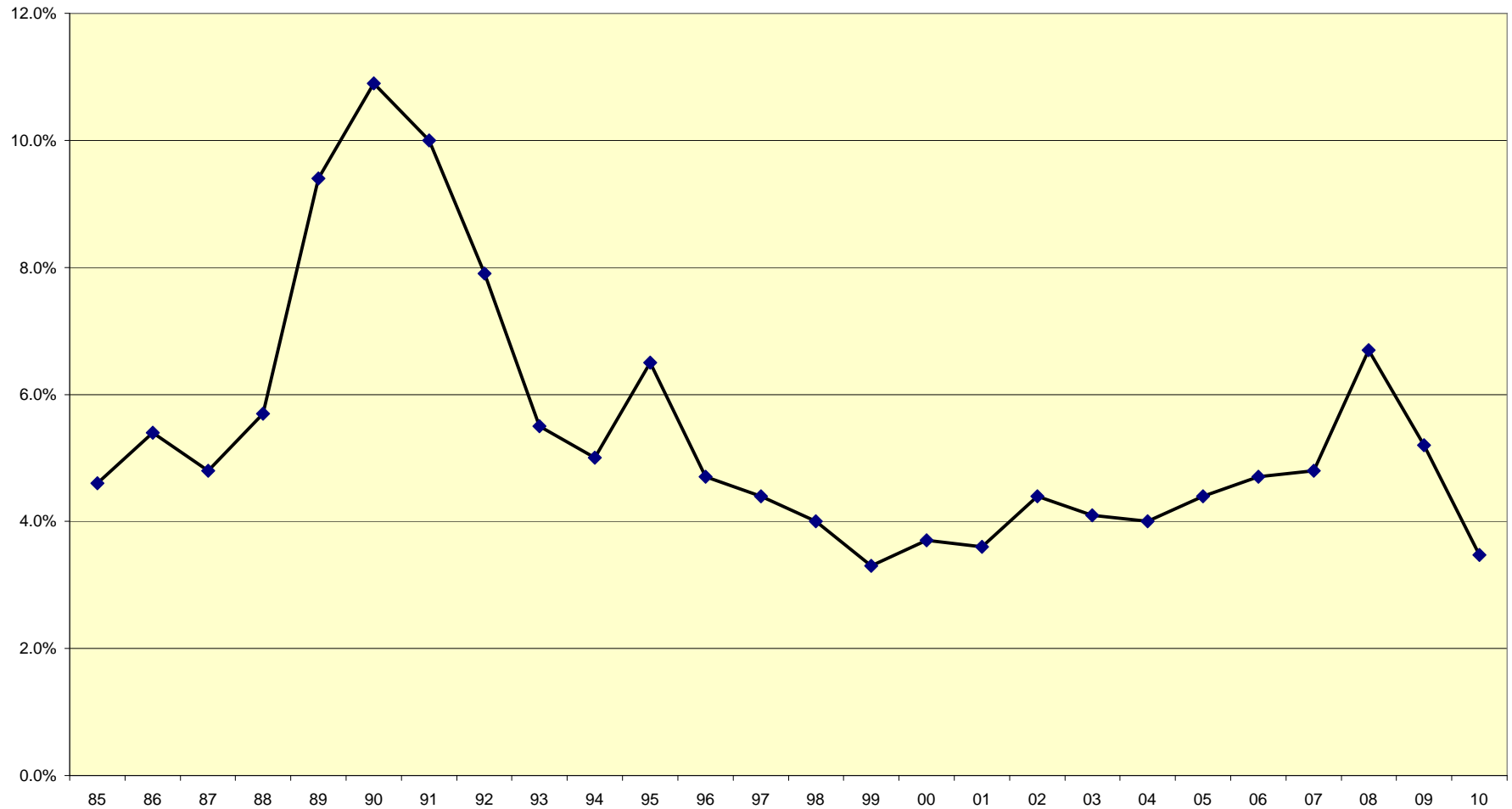
Group 2	Residential				Commercial			
Jurisdiction	Base	Reassessment	Difference	% Change	Base	Reassessment	Difference	% Change
Allegany	1,044,766,690	992,233,900	(52,532,790)	-5.0%	272,778,620	265,389,200	(7,389,420)	-2.7%
Anne Arundel	22,577,347,220	17,373,987,600	(5,203,359,620)	-23.0%	9,162,302,807	9,099,010,600	(63,292,207)	-0.7%
Baltimore City	8,283,716,140	7,158,404,600	(1,125,311,540)	-13.6%	4,092,713,550	4,135,266,400	42,552,850	1.0%
Baltimore	30,472,445,720	24,882,708,000	(5,589,737,720)	-18.3%	9,684,544,050	9,812,693,100	128,149,050	1.3%
Calvert	4,430,607,700	3,462,777,900	(967,829,800)	-21.8%	302,648,100	289,970,500	(12,677,600)	-4.2%
Caroline	1,177,157,870	922,538,200	(254,619,670)	-21.6%	168,492,800	170,374,300	1,881,500	1.1%
Carroll	6,557,484,200	5,235,393,700	(1,322,090,500)	-20.2%	457,298,110	403,624,100	(53,674,010)	-11.7%
Cecil	3,063,463,730	2,367,096,500	(696,367,230)	-22.7%	536,693,690	512,552,500	(24,141,190)	-4.5%
Charles	4,936,500,260	3,561,297,100	(1,375,203,160)	-27.9%	296,469,450	277,514,100	(18,955,350)	-6.4%
Dorchester	1,135,054,660	824,771,400	(310,283,260)	-27.3%	350,571,700	343,403,200	(7,168,500)	-2.0%
Frederick	9,794,711,990	7,237,765,600	(2,556,946,390)	-26.1%	1,533,462,363	1,363,529,400	(169,932,963)	-11.1%
Garrett	2,550,124,590	2,484,566,100	(65,558,490)	-2.6%	205,398,900	200,978,700	(4,420,200)	-2.2%
Harford	9,909,894,420	8,196,118,600	(1,713,775,820)	-17.3%	1,490,790,040	1,465,598,200	(25,191,840)	-1.7%
Howard	15,149,380,970	11,722,088,700	(3,427,292,270)	-22.6%	3,043,975,200	3,055,933,000	11,957,800	0.4%
Kent	1,388,158,320	1,211,874,830	(176,283,490)	-12.7%	23,522,000	22,785,000	(737,000)	-3.1%
Montgomery	52,387,038,990	43,296,694,500	(9,090,344,490)	-17.4%	11,533,728,530	11,330,690,530	(203,038,000)	-1.8%
Prince George's	37,135,650,270	24,156,042,000	(12,979,608,270)	-35.0%	7,968,230,200	8,023,493,100	55,262,900	0.7%
Queen Anne's	1,589,393,800	1,274,835,700	(314,558,100)	-19.8%	99,605,200	100,663,600	1,058,400	1.1%
St. Mary's	5,089,081,790	4,219,356,300	(869,725,490)	-17.1%	406,841,800	396,068,100	(10,773,700)	-2.6%
Somerset	473,079,230	377,539,400	(95,539,830)	-20.2%	70,858,900	65,623,200	(5,235,700)	-7.4%
Talbot	3,415,605,110	2,890,330,100	(525,275,010)	-15.4%	177,890,260	163,870,800	(14,019,460)	-7.9%
Washington	3,368,015,440	2,560,420,200	(807,595,240)	-24.0%	1,173,680,350	1,148,365,400	(25,314,950)	-2.2%
Wicomico	2,222,906,070	1,656,702,200	(566,203,870)	-25.5%	701,631,800	680,511,700	(21,120,100)	-3.0%
Worcester	2,654,807,790	2,199,238,700	(455,569,090)	-17.2%	535,917,320	516,258,200	(19,659,120)	-3.7%
<b>TOTAL</b>	<b>230,806,392,970</b>	<b>180,264,781,830</b>	<b>(50,541,611,140)</b>	<b>-21.9%</b>	<b>54,290,045,740</b>	<b>53,844,166,930</b>	<b>(445,878,810)</b>	<b>-0.8%</b>

**Decreases in Group 2 Full Cash Values**  
**Compares the January 1, 2011 Reassessment Full Cash Values**  
**to the Prior Valuation done January 1, 2008**

County	Total Number of Residential Improved Properties	Number That Decreased in Value	Percentage That Decreased in Value	Total Number of All Properties	Number That Decreased in Value	Percentage That Decreased in Value
Allegany	9,394	7,023	74.76%	14,513	9,700	66.84%
Anne Arundel	57,703	57,269	99.25%	78,437	72,667	92.64%
Baltimore City	69,745	51,297	73.55%	91,075	60,966	66.94%
Baltimore County	67,111	66,164	98.59%	96,783	87,963	90.89%
Calvert	8,774	8,694	99.09%	12,169	11,622	95.50%
Caroline	3,463	3,439	99.31%	6,146	5,640	91.77%
Carroll	16,270	16,154	99.29%	21,678	20,679	95.39%
Cecil	9,716	9,677	99.60%	13,727	12,983	94.58%
Charles	11,458	11,406	99.55%	18,209	16,924	92.94%
Dorchester	5,162	5,074	98.30%	9,218	7,731	83.87%
Frederick	18,867	18,556	98.35%	36,418	35,284	96.89%
Garrett	6,432	5,845	90.87%	11,502	9,462	82.26%
Harford	24,754	24,634	99.52%	32,714	30,815	94.20%
Howard	24,298	23,974	98.67%	32,881	29,950	91.09%
Kent	3,262	3,057	93.72%	5,134	4,326	84.26%
Montgomery	64,028	62,659	97.86%	96,237	84,923	88.24%
Prince George's	71,331	71,020	99.56%	118,745	108,193	91.11%
Queen Anne's	3,778	3,587	94.94%	6,838	6,104	89.27%
St. Mary's	11,459	11,307	98.67%	17,038	15,772	92.57%
Somerset	2,656	2,610	98.27%	5,606	5,114	91.22%
Talbot	4,029	3,886	96.45%	5,818	5,327	91.56%
Washington	14,423	14,256	98.84%	20,063	18,969	94.55%
Wicomico	9,555	9,479	99.20%	15,306	14,502	94.75%
Worcester	8,335	8,152	97.80%	15,814	13,844	87.54%
<b>Totals</b>	<b>526,003</b>	<b>499,219</b>	<b>94.91%</b>	<b>782,069</b>	<b>689,460</b>	<b>88.16%</b>

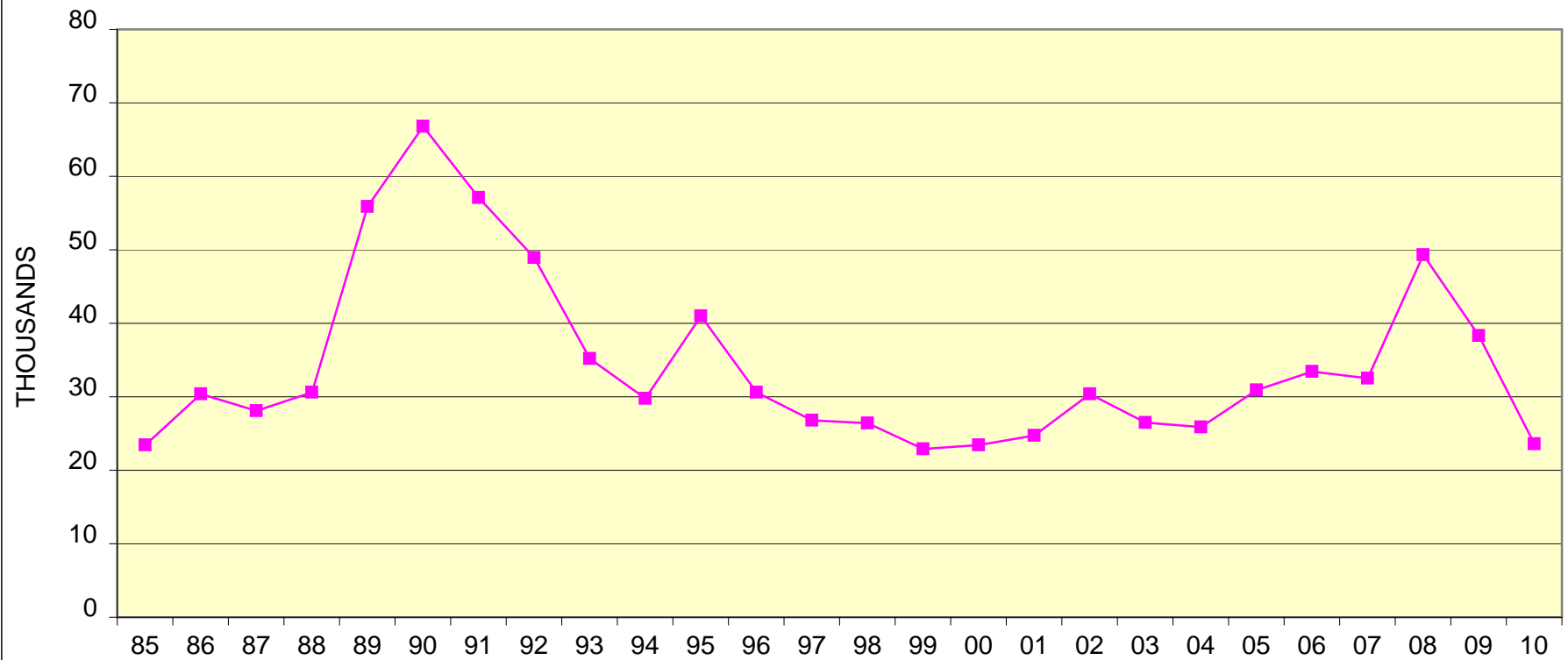
# PERCENTAGE OF ACCOUNTS APPEALED

1985 - 2010



# NUMBER OF APPEALS

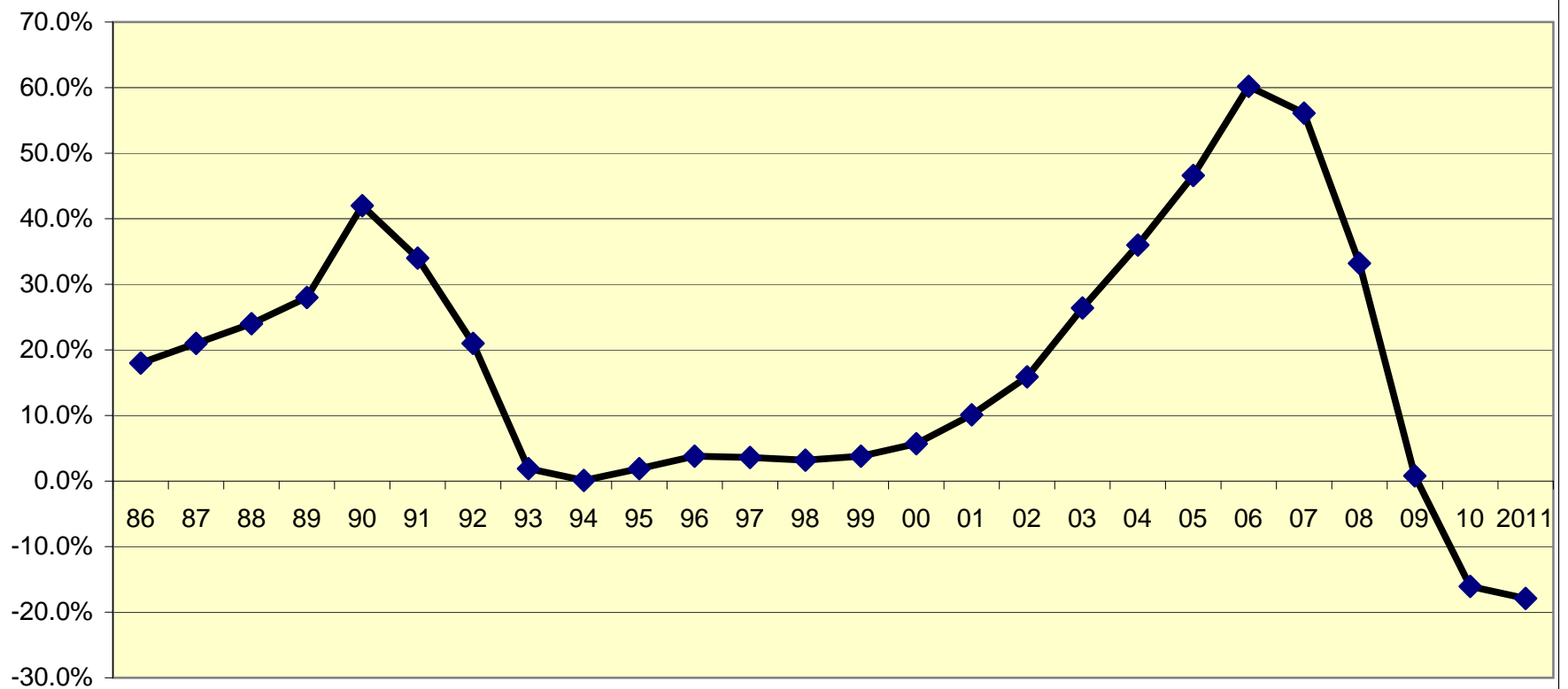
1985 - 2010





# AVERAGE ASSESSMENT CHANGE

1986 - 2011



## PERCENTAGE OF ACCOUNTS APPEALED

YEAR	1985	86	87	88	89	90	91	92	93	94	95	96	97
APPEAL %	4.6%	5.4%	4.8%	5.7%	9.4%	10.9%	10.0%	7.9%	5.5%	5.0%	6.5%	4.7%	4.4%

YEAR	98	99	2000	01	02	03	04	05	06	07	08	09	10
APPEAL %	4.0%	3.3%	3.7%	3.6%	4.4%	4.1%	4.0%	4.4%	4.7%	4.8%	6.7%	5.20%	3.5%

## NUMBER OF APPEALS

YEAR	1985	86	87	88	89	90	91	92	93	94	95	96	97
APPEALS	23.4	30.4	28.1	30.6	55.9	66.8	57.1	48.9	35.2	29.8	41	30.6	26.8

YEAR	98	99	2000	01	02	03	04	05	06	07	08	09	10
APPEALS	26.4	22.9	23.4	24.7	30.4	26.5	25.9	30.9	33.4	32.5	49.3	36.5	23.6

## AVERAGE ASSESSMENT INCREASE

YEAR	1986	87	88	89	90	91	92	93	94	95	96	97	98
% INC	18.0%	21.0%	24.0%	28.0%	42.0%	34.0%	21.0%	1.9%	0.1%	1.9%	3.8%	3.6%	3.2%

YEAR	99	2000	01	02	03	04	05	06	07	08	09	10	11
% INC	3.8%	5.7%	10.1%	15.9%	26.4%	36.0%	46.6%	60.2%	56.1%	33.2%	0.8%	-16.1%	-17.9%